

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on January 22, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
47677  
Morton & Craig LLC  
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Attorney for Credit Acceptance Corporation

In Re:

EDWARD T. WILLIAMS  
ANGELA M. FOSTER WILLIAMS

Case No.: 18-22941

Adv. No.:

Hearing Date: 12-19-18

Judge: RG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: January 22, 2019**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**Edward and Angela Williams**

**18-22941(RG)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Russell Low, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors, their attorney and the non-filing co-debtor, Nicole Robinson under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2012 Volkswagen Jetta bearing vehicle identification number 3VWLP7AJ8CCM347860 (hereinafter the "vehicle").
2. **Curing Arrears:** Through December of 2018, the debtor was \$3203.62 in arrears to Credit Acceptance and the loan encumbering the vehicle was due from 6-28-18 to 12-28-18. To cure arrears, the debtor shall make a lump sum payment of \$1000 to Credit Acceptance by 12-28-18. Thereafter the debtor shall make cure payments to Credit Acceptance in the amount of \$824.93 a month for six consecutive months, beginning 1-28-19. If the debtor fails to make the \$1000 payment by 12-28-18, or any cure payment with 15 days after it falls due (being the 28<sup>th</sup> of each month), Credit Acceptance Corporation shall receive stay relief as to the debtor and non-filing co-debtor, Nicole Robinson to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors, their attorney and the non-filing co-debtor.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 28<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief as to the debtor and non-filing co-debtor, Nicole Robinson to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors, their attorney and the non-filing co-debtor.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive as to the debtor and non-filing co-debtor, Nicole Robinson to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtors, their attorney and the non-filing co-debtor.
5. The debtors shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.
6. **Only one curable default permitted:** The debtor shall be permitted to have only one curable default under this order. In the event of a subsequent default, Credit Acceptance shall have immediate stay relief and co-debtor relief to repossess and sell the vehicle without any application to this court or notice to the debtor or non-filing codebtor. Nicole Robinson.

